

EXHIBIT A

MERCANTILE

Denita Shaw

Before we mail you additional collection notices, send more emails and/or attempt to reach you by calling the phone number(s) we have on file, we figured we'd send you this quick email.

We are reaching out on behalf of your creditor, American First Finance, LLC. regarding the following:

Your Account Serviced By: American First Finance, LLC.

Original Creditor: American Freight Outlet - WI

Current Creditor: American First Finance, LLC.

Account ending in: 04-2

Reference Number: 31094777

Balance Due: \$971.51

Please call us toll free at 1-877-770-6325 to speak with one of our account representatives who will be glad to provide you with assistance regarding your account with American First Finance, LLC.

We offer an on-line correspondence service that will reduce paper consumption and may improve your customer experience. Please visit our website: <https://portal.mercantilesolutions.com> to access your account information or make payment(s) on-line.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Mercantile Adjustment Bureau, LLC. 165 Lawrence Bell Dr., Suite 100, Williamsville, NY 14221